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PROCEEDINGS OF THE CONFERENCE ON BUYING AND CONSUMPTION PRACTICES OF LOW INCOME FAMILIES (NEW YORK UNIVERSITY, FEBRUARY 14, 1964).

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THE PARTICIPANTS IN THIS WORKSHOP WERE INTERESTED IN DETERMINING HOW HOME ECONOMISTS MAY WORK MORE EFFECTIVELY WITH THE POOR. THEY INCLUDED WELFARE DIRECTORS, TEACHERS, CASEWORKERS, HOME ECONOMISTS, ECONOMISTS, AND CREDIT AND LIFE INSURANCE REPRESENTATIVES. LOW INCOME WAS DEFINED IN RELATION TO NEED AND TO TOTAL RESOURCES. PRESENTATIONS WERE--(1) "RESEARCH AND THE LOW INCOME FAMILY," (2) "DEFINITION OF LOW INCOME," (3) "TYPES OF COMMUNITY PROGRAMS FOR LOW INCOME FAMILIES," (4) "BRIEF OVERVIEW OF THE VARIETY OF PROGRAMS FOR THE LOW INCOME FAMILY," AND (5) "BRIEF OVERVIEW OF HOME ECONOMICS PROGRAMS." ROUND TABLE DISCUSSIONS DEALT WITH "THE PREPARATION OF HOME ECONOMISTS TO WORK WITH LOW INCOME FAMILIES" AND "WHAT TYPES OF RESEARCH AND EXPERIMENTAL PROJECTS DO WE NEED." PROGRAMS FOR THE LOW INCOME FAMILIES ARE CONCERNED WITH INCOME, PUBLIC WELFARE, HOUSING, HEALTH, AND EDUCATION. CONSUMER EDUCATION IS NEEDED BY YOUNG PEOPLE AS THEY OFTEN MARRY EARLY. A BIBLIOGRAPHY IS INCLUDED. (MS)

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PROCEEDINGS OF THE CONFERENCE ON BUYING AND CONSUMPTION PRACTICES OF LOW INCOME FAMILIES

New York University

February 14, 1964

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Department of Home Economics
New York University

VT 01270

PROGRAM

BUYING AND CONSUMPTION PRACTICES OF LOW INCOME FAMILIES
Home Economics Department, New York University
February 14, 1964

9:00 A.M. Coffee and Cake

9:30 A.M. I. Welcome, Dean Fields, New York University

9:45 A.M. II. Research and the Low Income Family--Chairman: Miss Mollie Orshansky, Long Range Research Branch, Division of Research and Statistics, Social Security Administration, Department of Health, Education, and Welfare

A. Definition of Low Income--Mrs. Helen H. Lamale, Chief, Division of Living Conditions Studies, Bureau of Labor Statistics, U.S. Department of Labor

B. What Can We Utilize from Existing Studies--Miss Mollie Orshansky

C. How Can We Make This Available to People Working With Low Income Families--

10:45 A.M. Intermission

11:00 A.M. III. Types of Community Programs for Low Income Families--Chairman: Mrs. Louise Addiss, Director, Home Economics Service Society, New York City

A. Brief Overview of the Variety of Programs for the Low Income Family--Dr. Virgil Clift, Professor of Secondary Education, New York University

B. Brief Overview of Home Economics Programs--Miss Alice Stewart, Home Economist, New Jersey Department of Institutions and Agencies

C. What Is Most Successful in Existing Programs--

12:00 Noon Luncheon--Room 513-514 Loeb Student Center

2:00 P.M. IV. Round Table Discussion: The Preparation of Home Economists to Work With Low Income Families--Chairman: Dr. Gwen Bymers, Associate Professor, Department of Household Economics and Management, Cornell University

A. What Is Our Responsibility to the Low Income Family--

B. What Do We Need to Know to Reach the Low Income Family--

C. How Can We Improve the Preparation of Home Economists to Work With All Income Levels in Public Schools and Community Agencies--

3:00 P.M. V. Round Table Discussion: Chairman: Dr. Irene Oppenheim, Assistant Professor of Home Economics, New York University

A. What Additional Types of Research About Low Income Families Do We Need

1. The Values and Goals of Low Income Families
2. Working with Low Income Families

B. What Types of Experimental Projects Do We Need--

4:00 P.M. VI. Summary: Miss Vocille Pratt, Chief, Bureau of Family Services, Welfare Administration, Department of Health, Education, and Welfare

WELCOME

Dean Morey Fields, New York University

I just couldn't resist coming here and extending greetings to you from New York University, the School of Education and Dean Anderson. We hope that you have a very successful conference, and that the discussions will yield great creative experiences for people who are interested in the topic of this conference--"Buying and Consumption Practices of Low Income Families."

BACKGROUND OF THE CONFERENCE

Dr. Irene Oppenheim, Assistant Professor
Department of Home Economics, New York University

I'd like to say just a few words about the background of this conference. First, this program was made possible through the generosity of both Consumers Union and New York Universi[illegible]. Second, this meeting is an outgrowth of the ideas of many people. I should particularly like to mention the Program Committee who worked so hard in planning it. In selecting the people to invite, we picked some of the people who had been most vocal about "What Can We Do For the Low Income Family?" rather than asking for a representative sample of agencies and organizations.

RESEARCH AND THE LOW INCOME FAMILY

Defining Low Income

Mrs. Helen Lamale, Chief, Division of Living Conditions Studies
Bureau of Labor Statistics, U. S. Department of Labor.

I. Low Income is a compound term. Therefore, we must define both terms--each of which involves some problems, (a) "Low" is a relative term--income, however defined, is "low" only in relation to something else. (b) "Income" may be and has been, defined broadly or narrowly, as "gross income" in the national accounts, or "family money income after taxes" in the Bureau of Labor Statistics' surveys. (c) Both "Low" and "Income" must be defined in a manner appropriate to the purpose for which the definition is needed. National aggregate economic analyses require one set of definitions dealing with total population. Consumer unit economic and social analyses require another--dealing with individual families, or specific groups in the population.

II. The purpose of defining "Low Income" for this Workshop is for a better understanding of this segment of our population, i.e., "Low Income Families." Obviously, the interest of workshop is directed toward one way to attack poverty, how Home Economists may work more effectively with the poor. The first step, therefore, is to look at the term, "low income" in relation to defining who are poor.

In this framework we can say, at least that: (a) "low" means in relation to the distribution and level of income of all families, and (b) "income" means money income before taxes as defined by the Census Bureau and used in most household surveys, including the Bureau of Labor Statistics.

This definition includes the money wage or salary, net income from non-farm self employment, net income from farm self employment, social security, veterans' payments or other government or private pensions, interest on bonds or savings, dividends and income from annuities, net income from boarders or lodgers or from renting property to others, all other sources such as unemployment or sickness benefits, public assistance, alimony, and so forth. Receipts which are not considered income are as follows: money received from sale of property, such as stocks, bonds, a house or a car, unless the person was engaged in business of selling such property, in which case the net proceeds would be counted as income from self employment. Withdrawal of bank deposits, money borrowed, and tax refunds are not considered income.

III. At this point, I am tempted to change the title of my remarks from "Defining Low Income" to "All Quadrupeds Aren't Horses." One might paraphrase this to say, "All poor have low income, but all with low income aren't poor." What is important in understanding poverty is not level of income per se, but the level of living, i.e., consumption and manner of living of the family.

Therefore, low income must be defined (a) in relation to need which varies by family type and location. (b) In relation to total resources, money and non-money income, credit, insurance, inventories, and available community services.

Two people with the same money income may have quite different inventories of savings and durable goods that must be considered if you try to evaluate who is poor. And then, one may be living in a place where many community services are available to supplement income, and the other may not.

When you consider a definition of income or look at statistics both in terms of counting the number of families and describing those who are poor, remember that income as the indicator of poverty will be quite different if you convert the actual money income to what we call "real income," and allow for variations in family size. The Bureau of Labor Statistics has developed what we call equivalence scales. The most recent one would say that an income of $3,000 which would provide a given level of living for a four-person family, would be equivalent to $1,500 for a single consumer, something like $1,900 for a retired couple, and $4,500 or $4,600 for a six-plus family.

One must also distinguish between places of residence of different families. A $3,000 income in a high cost area would be equivalent to $3,500 in a place with such a differential in living cost. Among the 20 large cities that we use in the Bureau of Labor Statistics studies of living costs, there is about a 20 percent differential in the total cost of our budget. And so this introduces another variation in defining low income.

IV. Low Income defined as family money income "under $3,000," or "under $2,000," or any other number is a starting point but only a beginning. The real definition is yet to be made. We do have some new data which will contribute to a better understanding of the living conditions and spending patterns of the poor. There is the survey of consumer income, expenditures, and savings which covers the years 1960 and 1961, conducted as a cooperative study of the Bureau of Labor Statistics with the Department of Agriculture. Thus,

for the first time since 1941, we have data for household accounts which include rural non-farm families, rural farm families and urban families. The Bureau did roughly 9,500 schedules of families in two representative samples of urban areas that cover 66 cities. We have been publishing individual city reports which you may have seen. These summaries include total income before taxes, income after taxes, and the net change in assets and liabilities, as well as a listing of the major components of what we call current consumption expenditures--food, housing, etc. The housing is broken down into shelter, heat and utilities, house furnishings, and household operations. Clothing and medical care are still totals, but these data have been classified for the individual cities by income class, family size, age, occupation, etc.

The data now are being aggregated to the region and United States level for the urban segment, for each year and for both years combined. About the first of April 1964, the regional and U.S. reports will be available. Before the end of June, we hope there will be what we refer to as Group II tables. These Group II tables take the information that we had classified by major groups and break it down. They will show the sources of income--what income came from wage and salaries, what came from self-employment, and so forth, and break the commodity and service consumption categories down to a level which we refer to as subgroups and items. For the 66 individual cities, Group II tables will show two classes of families, those above the mean income and those below the mean income, and will show information for families of two or more and single consumers separately. At the regional and U.S. level, this table will be available by income and family size. There will also be another table which will show areas within a city--the central cities and the urban fringe--and then rural non-farm.

The two-way variables which are most helpful beyond the income and family size will be available only for the summary Group I tables, but there will be further classification of income and age, income and tenure, age and tenure, 27 different variables. There is now available a bundle of materials which describes what will be available from this survey and includes a set of sample reports of each type. At a later date there will be some detailed tables on annual clothing expenditures per person by sex and age groups, and, hopefully, sometime after July, the details of one week's expenditure for items of food. The annual table will give total food, food away from home, snacks and food in the home city, and food while traveling, but the data for individual items of food relate to one week in the spring of the year. The weekly food table is very similar to what Agriculture published for their survey of purchased food in 1955.

Materials coming out this spring are based on data collected in the spring and early summer of 1962. This is '64 and that's a two-year lapse. I realize that seems like a long time, but in 1950, the data did not come off in this form until about 1956.

The other area of our research, in which I think you people are very much interested, is the standard budget research. We have published the four-person family budget and the retired couple's budget. In the past, we have worked with the States in terms of their development of minimum wage budgets. The standard budget gives the dollar figure at which a worker's family with two children could live modestly but adequately in a large city. The budget is based on objective standards, or norms of consumption, and within the standard reflects consumer buying habits, while the expenditure data show actual income and spending. These data have many limitations, but if properly analyzed, in conjunction with data from other sources, would shed much needed light on the living conditions and financial problems of the poor.

What Can We Utilize From Existing Studies

Miss Mollie Orshansky, Long Range Research Branch, Division of Research and Statistics
Social Security Administration, Department of Health, Education, and Welfare

I am supposed to talk about what we can use from existing studies. I almost feel like changing this--to what we should not use from existing studies. A major problem is that often because we are interested in getting an answer that is good, as fast as possible, we expect numbers to do what they certainly cannot do.

Also, when we are talking about the buying and consumption practices of low income families we often imply that low income families behave differently from high income families, or that they should. If they don't, why don't they? They obviously have less money, so they shouldn't be doing what high income families do. Well I don't know whether they should or they shouldn't.

I was intrigued in the book The Poor Pay More by Caplwitz at some of the things that surprised the researchers. They were startled that so many low income families had television sets. Also, many of the families had a washing machine--well this was reasonable because everybody needs a washing machine when you have a large family--but they had an expensive washing machine. Then they go on to point out that expensive is probably the wrong word. These families paid more for the same equipment than families with much higher incomes.

Some families had television sets which cost $900; in one group the median cost of a washing machine was $230. They found that these people are unfamiliar with stores that have other price ranges, that they do not know what a reasonable price is, and they are unable to get credit terms like higher income families.

We may look to data to show us how badly low-income families fare but the data may not always do that for all aspects of living. Low income families may look as if they are getting along very well, or very foolishly, depending on what you think they should do. Poor people buy things, the same as higher income people when they see the need for them. Often they don't have much information and get rooked. When they join in the grand American game of consumption, they may buy indiscriminately because they have more unfulfilled needs than most of us. Sometimes the pressure to buy comes from a growing family. Perhaps they are moving into a housing project with three or four rooms. Their previous home may have had only one or two rooms of furniture so they feel that they have to buy new furniture all at once.

I was very saddened by some of the things Caplovitz mentioned that had happened to the families he studied, but I was also intrigued by the fact that the people who were doing this research obviously had found it very difficult to put themselves in the position of the low income family. It is fine to say that people with low incomes should exercise restraint and not buy more than they can pay for now, but I think we would have to know that we were going against the American grain. If research were not restricted to one localized group of low-income families but also included high income families and middle income families, you would find that it isn't just low income families that are buying on credit. In fact, in terms of outstanding debts many middle and upper income families have a more substantial total debt, although many low income families have a large amount of debt relative to their income. The difference is that people with higher incomes aren't cheated so much, they buy in reputable places. Also, they usually have more resources to do something about the debt if it gets out of hand. Even more important is that with the prospect of a continued income you are able and encouraged to get credit.

If you just look at the materials on the low income family one might say that they were buying more than they should, and that they were foolish to carry on the policy of "buy now and pay later." It may be foolish for low income families but it happens to be what many other families in other income groups are doing, too.

There are many studies that give you broad characteristics of low income families. Often these families are not white. Many of them are old, and frequently they have young children.

The more specific composition of the group that you pick as poor depends very much on the definition of poor that you choose. Using a fixed point as the President's Economic Council did, $3,000, probably means that you will give a relatively heavier weight to older couples and smaller weight to large families with young children. Yet all of us know that one of the groups that needs help most because of the great pressure on its income are families with young children.

I haven't tried to list the sources of the data since I think most of us are familiar with them. Some of the most important sources are Labor Statistics Consumption Studies which come out from time to time; the Census data on characteristics of families, inventories of things they have in their home, and the condition of housing; and the annual Michigan Survey Research Center does a study of buying intentions.

It is important to know what people do, but how this information is used is even more important than making the data on low income families available to the people who work with these families. I'm always impressed when I look at studies on low-income families or families on public assistance, how much smarter we expect them to be than the rest of us. We realize that they may have little education, and that many of them come from rural areas in other parts of the country or Puerto Rico. We know that they are not familiar with our ways and that many can't read English. But on the other hand, they're supposed to look at the label and manage a small budget well.

The Bureau of Federal Credit Unions is trying to expand the services of their credit unions and counseling facilities to low-income families. They are hoping to do this in a number of low-income areas. Up to now families receiving public assistance could not participate in a Federal Credit Union because to participate in it, you have to save a little bit. Although it's not a lot of money a family on public assistance is not always allowed to save. If they were to save out of their grant many places would reduce the family's grant.

When we expect low income families to pay cash we're asking these people not to behave like the rest of us, not to mortgage the future a little bit to buy in the present. We ought to recognize the way they want to behave like the rest of the population. Also, many families do manage to do a great deal with very little money and few resources.

I disagree with those people who say that there is a culture of the poor. There are cultures and there are people who are poor, but I don't think there is a culture that is strictly for the poor. Every time we repeat that word, cultural poverty, we are talking about a culture of the poor.

TYPES OF COMMUNITY PROGRAMS FOR LOW INCOME FAMILIES

Mrs. Louise Addiss, Director, Home Economics Service,
Community Service Society of New York

There is available to American families a complex of community programs, both public and voluntary, which relate directly to the health and welfare of individuals and families. Although these may not be as extensive or complete as one might hope, they are greater than often supposed. Some relate to the majority of the population, as for instance the Social Security Program and Public Health services. Others are related to those with special needs, as for instance Public Assistance, subsidized housing projects or Family Life Education services. Those of us who are concerned with and have some responsibility for services to families--particularly those of low income--have the added responsibility of keeping currently informed of existing programs, their influence on the socio-economic status of families, and how and when specific programs can help meet the needs of families with special problems.

Our two speakers, by training and experience, are uniquely qualified to give us an overview of community programs of significance to families of low income:

> Dr. Virgil Clift is Professor of Secondary Education at New York University, Director of Research Programs with Low-Income Families for The Ford Foundation, and curriculum specialist with the Harlem Domestic Peace Corps Project.
>
> Miss Alice Stewart is on the Home Economics staff of the New Jersey Department of Institutions and Agencies, an agency which is one of the leaders in progressive public welfare programs in the country. Her graduate training in Family Economics and Home Management at Cornell, and her earlier experience as a teacher of children and adults have given her insight and understanding of the needs and problems of individual families.

Brief Overview of Programs for Low Income Families

Dr. Virgil Clift, Professor, Department of Secondary Education, New York University

I want to talk about five types of programs for low-income families. The first has to do with income, the second one has to do with public welfare and relief; the third one with housing; the fourth with health, and the fifth with education. I'll try to say a little bit about what is happening in each of these as it relates to the low income family.

First, let us look at this problem of unemployment and the types of programs that relate to it. This is one of the most pressing problems which confronts the American establishment. At the present we have over five million men out of work and 20,000 men are losing their jobs each week because of automation. As a result a large number of people are poverty stricken.

As was discussed earlier there are many different definitions of poverty and many different statistics on the number of people in this country who are poverty stricken. President Kennedy in his State of the Union message indicated that 32 million Americans were living in poverty. Michael Harrington, who wrote the recent best seller, The Other America, says that between 40 and 50 million Americans are poverty stricken. Leon Keyserling, former chief of the Conference on Economic Progress, says that there are 36 million people living in poverty and another 39 million people who are deprived. According to all of these figures there are a very large number of people in this country who are adversely affected by poverty.

Now, what are the programs that deal with this problem? In the first area, employment, the most widespread program that operates throughout this land is the state employment service. In each state in the nation there is a government sponsored employment service organized and operated to place men in jobs of all different types. Usually these positions are below professional level, many of them are unskilled and many are semi-skilled.

A second type of program that has something to do with unemployment and which is found in most of our major cities, are youth boards. Many cities have established youth boards or employment agencies that operate separately and apart from the State Employment Agency to aid the young people in their teens or early twenties, to get jobs. For some reason many young people who have just graduated from high school or who have dropped out of school are reluctant to go to the state employment office.

There are also other government agencies working on the problem of unemployment, such as the Federal Employment Practices Act Program (the FEPC). The Mayor's Commissions on Human Rights which operate in various cities are making a special effort to do something to help Negro, Puerto Rican and other minority groups who have been discriminated against for a long time for menial jobs and higher levels of employment. These groups work especially with firms that have government contracts or where government monies are involved.

We have many civic and social organizations, not associated with government, that try to do something in the employment field. One of the most important, of course, is the Urban League, which is primarily concerned with providing job opportunities for professionally trained Negroes. A large number of the Negro people that you find working as engineers and in other high level professional jobs have been helped to secure these positions by the Urban League.

You might think that professional job opportunities are not related to poverty, but in a sense they are. Until very recently more than 13 percent of the college-trained Negroes in this country were working in service occupations. They were working as elevator attendants, servants in homes, chauffeurs and other things of that nature.

Another more recent organization that helps people who are unemployed are the several programs sponsored by the Office of Manpower. The Office of Manpower in Washington is concerned with retraining individuals who lose their jobs because of automation and also in alleviating problems created in areas where there are military installations or defense plants. For example, when the operation of a Navy facility is decreased, a large number of non-military personnel are put out of work. Civilians who lose their jobs in this way can receive retraining through the Office of Manpower.

Finally, we have a number of smaller operations in urban areas which provide training opportunities for teenagers. On the lower east side of New York the Mobilization for Youth Program is training young people for jobs that are needed in the economy of America. Up in Harlem we have a similar operation called the Domestic Peace Corps.

One of the most important reasons why we need a more vigorous program of assistance to impoverished groups is that public welfare is expensive. We can run New York University, which is one of the most expensive universities in the country, for one year on what we spend in public welfare in three months in New York City. In addition to that, this past September, the Welfare Department in New York spent a million, seven hundred thousand dollars on clothes and shoes for children so that they would look respectable enough to go back to school.

Welfare touches a total of 450,000 lives in New York City. That's nearly a half a million people, a tremendous number. This, of course, is divided up into many different programs. We have home relief, child welfare, hospital relief and so forth. A part of the cash payments are for individuals who are unemployed. Often they no longer draw unemployment compensation and need money to pay their rent and buy food. Children whose parents have neglected them must be taken out of their home and placed somewhere else. There are also programs which provide aid to the blind and the disabled.

In almost every city there are community enterprises that are trying to do something for people. Some of the best examples of these are the settlement houses. New York had settlement houses long before there was organized relief and welfare. We still have many neighborhood houses and settlement houses who assist poverty stricken people. They provide aid to disadvantaged families on a short-term basis for a week or so until they can get on public welfare. They also provide other important programs. One of the most effective is the pre-school program in slum areas. Frequently they have recreational programs for young people. These programs are financed from private funds, not public ones. We really have two different sets of programs operating in our cities: those that are publicly supported and those that are financed from private sources.

The third type of program for low-income families has to do with health. I suppose poverty makes people unhealthy. Certainly if you're unhealthy you get poor in this age of high medical costs. But I think more frequently it works the other way. The people who have the highest incidence of heart trouble, all types of diseases and so forth are the very poorest.

We have clinics that are designed to help people with ailments and diseases which are more prevalent with the people who are in the slum areas, the VD clinics, the TB clinics, the rehabilitation programs for the alcoholics; the rehabilitation programs for drug addicts. We have now the psychiatric social caseworker who tries to help in a way which was unheard of three decades ago. Some kinds of problems are also widespread in more rural areas of the country.

Some very phenomenal things have been happening in the area of housing for the poor. In fact they are staggering. Let me give you some examples. In the city of New York between 1950 and 1957 we had 750,000 people move out of the city. They were, for the most part, white middle-class families; people who were making approximately $10,000 a year and up. To take their place we had 680,000 people move in, primarily Negro and Puerto Rican families, and white people from the Appalachian mountain area, i.e., Tennessee, Kentucky and West Virginia. That means that we had a city almost as large as Washington, D.C. or Baltimore move out of New York and one just as large move back in. We have built some 600,000 low-cost housing units in New York City since World War II. In spite of this we still have 8,000 acres of slums. New York has more problems of this type than any other place because it is bigger, but on a smaller scale you have the same thing operating in Washington, Philadelphia, Detroit, Chicago and Baltimore.

When we get ready to build one urban renewal project we sometimes displace as many as 100,000 people. That's a sizeable little city in itself. We tear down an area in New York City to build a new area, we displace 100,000 people, who are usually poor. This creates quite a problem just shifting people around while you're tearing down buildings to build new buildings.

Let's look at the fifth type of program, education. The heart of many of these problems that I've been talking about seems to be related to education. People who have high levels of education, with very few exceptions, are not poor people. If you can get people to acquire a great deal of education, they usually operate throughout a lifetime at a higher income level than the people who are poverty stricken. Also, there is a high correlation between how people operate in this society, the contribution they make to it, and the amount of income they have.

We have several important programs. All of you have probably heard about the Higher Horizons program in the New York City schools. You might want to ask some questions about it but since it is so highly publicized, and my time is so short that I won't say anything about it other than to mention it. Another type of program that is very effective and is giving us some new insights is the Northern Student Movement. This operates in many of our slum districts up and down the East Coast. College students from Ivy League colleges work with a small group of youngsters in slum districts who are doing absolutely nothing in school and try to get them to learn something. They work as tutors and assistants, they help them put on plays, improve their reading, learn their algebra lessons and other kinds of things. The effectiveness of this program is somewhat embarrassing to those of us who are college professors of education when our former students are not doing as well as teachers as we sometimes think they should. The youngsters from our outstanding colleges and universities who have elected to come into the slum districts do exceptionally well in working with children from the slum areas.

Another program designed especially to help underprivileged Negro, Puerto Rican and other culturally deprived youngsters who ordinarily wouldn't have an opportunity to go to college is the scholarship program. The result is that we now have some 125,000 Negro youngsters in colleges in the north, including some very excellent Ivy League colleges. This is the first time that we have had so many in northern schools, and the first time that we have more Negroes in colleges in the north than in the seventeen southern states.

It seems to me that what little consumer education is in the school curriculum is being done in home economics classes, or classes in family living which are nearly always optional. Yet you have children who are getting out of school at the age of fourteen or fifteen. Very shortly after that they are supporting themselves, and sometimes supporting a family. Although they've been given an academic education they often haven't been given the facts that they need to know about such topics as nutrition, the cost of credit or how to buy, or managing money. These are great desert areas.

Several things have happened to our society in the last thirty years that have resulted in the existing organizations being unable to make much impact on the problems of poverty and deprivation. Most of these organizations were related to society when the problem was different from what we now have. I think possibly the people in your field, with the type of curriculum and type of insight that you have into this thing, ought to do more with this than we're now doing in society as a whole.

The things that once held people together in a social organization just don't exist any more. Maybe home economics has to look at the home with new eyes. The home has changed. Many low income families do not have the same kind of homes that I grew up in, the home that was the center of things. Now the home is a place to come and sleep. Even the family functions are not the same.

Brief Overview of Home Economics Programs

Miss Alice Stewart, Home Economist, New Jersey Department of Institutions and Agencies, Division of Public Welfare

In early 1963 the American Home Economics Association recognized the need to identify the services home economists were providing for low income families. In response to this need, a sub-committee of the public relations committee of the Health and Welfare Section was appointed and charged with responsibility of preparing the statement for the Association interpreting the current role of the home economist in providing services to low-income individuals and families. To obtain the necessary background information to prepare such a statement, the committee appealed to the President of State Home Economics Associations, asking them to identify all programs, projects, and activities within their state which were directed towards strengthening the family life of low-income families and in which home economists participated, either directly or indirectly.

Twenty-nine of the states and the District of Columbia responded as requested. Three of these respondents reported that they knew of no programs within their states that were planned for low-income families. This report is based only on reports of the 27 respondents who indicated that there was some activity within their state.

The committee is aware that many interesting and unique projects have been excluded from this report, simply because the person who answered the questionnaire did not know about them or because there was not enough time to report them. Therefore, this report should not be interpreted to mean that home economists are not active in other areas.

The reports received indicate a diversity of significant projects being carried out presently and planned for the future. Cooperative efforts between Departments of Public Health, Public Welfare, Education and cooperative extension service were frequently mentioned. In many instances a home economist or a nutritionist from one of the agencies served as a resource person to the other agencies. Nutrition and the improvement of food habits in the use of surplus commodities was the area which received the most emphasis. Also included in the reports were brief descriptions of work with school drop-outs, migrants, senior citizens, urban renewal programs, and public housing projects.

Little research was being carried out and there was an absence of training programs for professional and non-professional persons who work with low income families. All means of communication were used to reach low income families from personal contact to television.

On the basis of the 27 reports of programs, projects and activities, which were directed toward strengthening the family life of low-income families and in which home economists participated, the committee made several observations. First, that there is no central clearing house for dissemination of information about different programs.

Second was that very few programs were planned specifically for low income families. The fact that members of low income families attended programs or meetings, or participated in projects does not indicate that there was any recognition in the subject matter of anything less than the middle class standard of living. It was evident that many of the home economists who served as resource persons knew very little about the policies and practices of the agencies at which they worked. Some low-income families did not receive the viewpoint of the home economist but rather the viewpoint of the agencies; this limited the function of the home economist.

The last observation of the committee is certainly an extremely important one. It was apparent that the role and responsibility of the home economist in improving the home and family life of low income families has not been clearly designed. Many home economists stated that they felt unprepared to work with low income families. The state presidents expressed the need for a better understanding of the activities of home economists and of what they can do for low income families.

What do home economists need to know? And what can they do to prepare themselves in order to successfully work with low income families?

HOME ECONOMICS AND THE LOW INCOME FAMILY

Dr. Gwen J. Bymers, Associate Professor, Department of Household Economics and Management
New York State College of Home Economics, Cornell University

We all are quite aware of the criticism that Home Economics over the years has been identified with the middle class. We know it's true. It's also true that most families are middle class. But there are hundreds and thousands of families that are not so fortunate. Also those of us here recognize that we have a responsibility to work with low income families. We'll start out discussing three different questions, one, What is our responsibility to the low-income family? Two, What do we need to know to reach the low income family? and three, How can we improve the preparation of home economists to work with all income levels in public schools and community agencies?

Mrs. Louise Addiss, Community Service Society

I don't know how we ever separate our responsibilities as a home economist and our responsibilities as a citizen. I can't separate mine very well, I know. But it seems to me that as home economists, we have an additional responsibility over the average citizen in terms of interpretation. For instance, what does it mean to live on a public assistance grant at the level of some states? Interpreting this to the community at large, what it means to have ceilings and to have standards which are inadequate in the first place is our job. We need to have an opinion about minimum wage laws which are not at an adequate level to support a family adequately, and so many families need public assistance in

addition. It seems to me that we can help to identify what these problems are and interpret them to others in a way that many people cannot. I think that this is our major responsibility as home economists--to give impetus to this interpretation because maybe we can do it better than most other people.

Miss Gertrude Lotwin, Home Economist Consultant
N.J. Department of Institutions and Agencies, Division of Public Welfare

A home economist needs to have a thorough knowledge of the agency which she is working through to work effectively with low income families. She has to understand the group that she is working with and understand the purpose of the agency. Moreover, she needs to come with constructive feelings about what people who have low incomes can do. It's certainly been my experience that the number of persons on public assistance who are "mismanagers" are the least number in the group. By and large these are exceedingly good managers.

However, they make economic decisions you and I don't have to make. I'm not going to say that they're bad decisions. But it isn't necessarily a good decision in someone else's eyes, and I think this is where we as home economists have to be extremely careful. This is an area which I think we have to do some real soul searching on. Is a decision made by a family that doesn't necessarily conform to the kind of goal that we have set in our mind's eye necessarily a poor decision? Or is it really a very good decision in a total framework of the particular family?

Miss Doris Hanson, Graduate Student
Department of Home and Family Life, Teachers College, Columbia University

I'd like to pick up what someone said earlier. I wonder if it is possible that we are going to do a disservice by being able in our very efficient way to figure out how a family of four, if they are terribly poor, and very good at planning, can live on a food budget of $17.25 a week, instead of saying very loudly and boldly that it can't be done, that they need more money.

Dr. Irene Oppenheim, Assistant Professor
Department of Home Economics, New York University

I'm very much concerned in this area with what we can do fo. prospective home economists. Prospective home economics teachers often come from middle class backgrounds and many of them go to teach in communities where the youngsters are very poor. What can we do to make it easier for youngsters from middle class backgrounds, with middle class values, to work with low income families?

Miss Frances Shoun, Assistant Chief Nutritionist
Children's Bureau, Department of Health, Education, and Welfare

I would like to go back and underline some of the things that Dr. Clift said this morning about the interrelationships of programs to low income families and mental health. We in the Children's Bureau have known for a long time that a great need exists for medical care and services for families in addition to those provided by public assistance programs. With the great concentration of people in cities of New York and Chicago, and with some of the new legislation we now have, monies will be available to extend services to mothers and children for better health care, particularly for expectant mothers and infants. Some of the plans underway are for comprehensive projects, not just medical services, and nursing care.

These new comprehensive programs need the support of allied professions such as home economics. I would like to see training of home economists who will teach in high school levels and serve as consultants to public programs include some work with these problems before they get into them. Could laboratory work be used at the trainee level, and in-service training for teachers at the graduate level? This would introduce them to all of the resources which they are going to be working with in the community and take them into low income homes.

Miss Vocille Pratt, Chief, Assistance Standards Group, Bureau of Family Services,
Welfare Administration, Department of Health, Education, and Welfare

Whatever good comes out of the new push on poverty, the nation should get more perspective on what poor families actually manage on. The pattern varies greatly. New York State says that a mother and three children of specific ages, according to its public assistance standards, needs $249.50 a month and New York gives that family $249.50 a month, if it has no other income. Texas, which we do not think of as a poor state, says this same family needs $154.00 a month, and they give them $94. This is too little to be able to manage "well."

Dr. Bymers, Associate Professor, Department of Household Economics and Management
New York State College of Home Economics, Cornell University

I'm not so sure that I care how the families manage. If you can't prove to me that it makes a difference and an important difference, why shouldn't they do it the way they want?

. . . . . .

Mrs. Elizabeth W. Crandall, Chairman
Department of Home Management, University of Rhode Island

We cannot say one method of managing is better than another. Frequently, however, families are not satisfied with what they are achieving, and you are trying to open up alternatives to them without telling them what they should be doing.

If satisfaction is to be one of the consequences, there should be a way to measure whether people are satisfied. Not just whether I think it was a good idea, but whether what they did resulted in help as they perceived it. Can you show that managing one way makes them satisfied, and managing in another way doesn't?

Mrs. Ethel Ugelow, Home Economist,
Cook County Department of Public Aid

We are working with mothers from low income families. We have set up classes for these mothers, and we have learned a great deal over the three-year period that these have been running. We are constantly changing our curriculum, and especially what we teach about money management. We still don't think that we have it as well done as we would like.

Most of our home economists have had some casework background. They have actually worked with caseworkers in our agency. They have visited these families in their homes with similar problems. So they know a great deal about them before they get started teaching. We also don't expect too much in ten lessons and if the mothers can go away having learned one or two things that are useful to them we feel we have done something.

Mrs. Nathalie D. Preston
Brooklyn Bureau of Social Services

The major part of my duty is to supervise homemakers at the Brooklyn Bureau of Social Service. Up to now their major role within the family setting has been to relate to the caseworker who is involved with the family members, observations of the interrelationships between family members, and parents.

Record-keeping of how the low income family uses their money has not taken too big a role in their work. However, my experience leads me to believe that low income families have done pretty well in managing their money even where the funds are very limited amounts from welfare sources. I can see it has a huge area of exploration in this area if we could get the cooperation of the homemaker services in all areas of the country. If we get even a few of them to give us this kind of data it would be a wonderful source of information about how low income families manage.

Dr. Gwen J. Bymers, Associate Professor, Department of Household Economics and Management
New York State College of Home Economics, Cornell University

It seems to me this is a point that was made before, that everybody just being a person and a citizen in our society ought to know the essentials of money management. At least to be led to think about it- exposed to problems.

We may never have to live on a modest or meager income. I think this is part of the problem. We have grown up in separate cultures and there is a total lack of understanding as to how other people live. This we need to bridge. In home economics we should put our emphasis on how to live in our society as consumers, rather than on the techniques of being a good cook or seamstress.

. . . . . .

I'm talking from my own experience, but what we're working on and have been working on for quite some time through our extension teaching is not a family budget kind of approach but a preview of the year's spending. What we are using as a teaching device is not how much are you going to spend right now on this or that but a preview, I've got this to spend, I will have to take care of these things. Thus they are looking at a much more realistic figure of what they've got to spend right now.

Miss Mollie Orshansky, Long Range Research Branch, Division of Research and Statistics
Social Security Administration, Department of Health, Education, and Welfare

When you make up a budget, you can balance everything out. You can decide that a coat is going to last four years or you can put a quarter of the price in for the year. Then if you are real bright you can divide the quarter by twelve, and have the amount per month. And if you want one bedroom set every twelve years you divide it up and put in your amount per year.

But what do I do when I buy the coat? I don't buy a third of a coat this year, or a fifth. I need the $50 or the $60 all at once. I know I should have started five years ago to save but my problem is I didn't. I have to buy the coat and I haven't got the $50 yet. Now, my problem is, what choice will I make.

Food is easy. I eat every day and maybe I have leftovers, but I'm not saving up for next year. But how do I work it with other things? Is it the food that I don't buy when I buy a coat? Or is it the rent that I don't pay? The way they must manage is not at all like planning a budget.

Dr. Irene Oppenheim, Assistant Professor
Department of Home Economics, New York University

I'd like to come back to something Miss Orshansky said earlier and that's in terms of the method in which we teach financial management. I am very much impressed that in the materials I have seen on teaching financial management, you always start with a blank page. And preferably you have a blank page plus three weeks' accumulation of funds before you start your planning. Most spending plans assume you have money accumulated to make an initial payment for an item out of something you have saved.

If you do not, if you are a girl who has gone to school in the south and is taking a job in the north you may need a new winter coat on your first day in the north. Maybe you have come with nothing more than your carfare north, or perhaps you even borrowed that. A person in this situation is not starting with a blank page, but a red ledger. It's a whole new concept to teach money management to people who don't start with a little backlog of money. Most textbooks and teaching materials do not consider this problem.

Mrs. Louise Addiss
Community Service Society

I think you have been saying that families will manage their own affairs their own way and we need to respect their individual rights. I wholeheartedly approve of that. On the other hand, we who work with families know that they often pay a very heavy price for what they do.

Let me tell you about two cases that came to me for consultation in the last year. One family, on public assistance, was given $150 to buy some blankets and furniture. This was a family where the man's earnings were very low and they were being supplemented by public assistance. Poppa and Momma went off to an installment house in the neighborhood and put their $150 down on a $1,000 worth of furniture. The point is not whether it is good or bad, but that they have used the money which was to do something quite differently from the purpose for which they were given it.

Just last week a family on public assistance bought a $160 sewing machine. The mother sews well, and in terms of her values it was very important for her to have a sewing machine. It is one of the few satisfactions she has in life, and it meant a much better standard of living. There were six children, she could sew for them, and make things for the house. On the other hand she is on public assistance. How is she going to meet the payments of $10 a month, and where did she get the $5 to make the down payment?

Both of these families are going to pay a very heavy price for what they've done. We can't just say, you know they manage well, or sit in judgment of what they've done. Our social situation demands a very heavy price for the mistakes families with very low incomes make. How can we protect them? How can we help them? How can we help them to see that there are alternatives, and the choice that they may be making is not a very sound one in terms of the overall well being of the family?

SUMMARY

Miss Vocille Pratt, Chief, Assistance Standards Group, Bureau of Family Services
Welfare Administration, Department of Health, Education, and Welfare

It has certainly been an important occasion for all of us, and for what we represent to or for the field of home economics. Although we are very much concerned about the low-income family in American life, this is not to deny our interests in working with other groups in America.

This topic of low income families has been of interest to us because all of us are teaching through our different activities. You may teach a welfare director, a welfare board, a legislator, homemakers, caseworkers, and students. To that extent all have something in common out of which to consider the question of continuing a modification of this meeting in the future.

I'll just make one point from Helen Lamale's talk: the difficulty in formulating precise definitions when one is talking about a broad subject. One of our problems in communication today is that so many begin as if their world is the world, instead of beginning with their definitions; i.e., "This is my world." "This is what I mean." Thus Mrs. Lamale told us that the Department of Labor used the definitions from the Bureau of the Census to define what is income and what is not.

Mollie Orshansky brought the concept of "bridge-building": to take the familiar and build forward to the unfamiliar. This is something we can do. For example, in talking about the deprived or "the poor," is it necessary to make them as foreign and strange as some people seem to be doing? It is all very well to say poverty has been invisible and now it needs to be made visible, but it is also important to mention that there's a lot that's familiar to a lot of people. To this extent we do not have as big a bridge to build. I don't believe in discounting a problem. On the other hand, if one can bring it down to size, it helps in solving the problem.

We need solutions that are not moon shots but hardware solutions. One of these is the known fact that most people learn better in face to face situations. Some of the plans mentioned earlier are home economics-instituted plans of going to people who will not come to us. Projects in urban centers, in housing developments, going to individual families- this kind of thing we have to do.

Dr. Clift said it is essential to gain perspective. Spending "millions for welfare" may mean giving only $50 a month to half a million severely disabled people. This is a total of $25 million but it is not enough money to support most of these people decently. You people can call these things to the attention of the public.

Some very interesting things are being done about the "point of intervention" in rendering assistance to families. Do you intervene in the family only with the very young child, because it's the young you want to reach? Do you intervene at the point of adolescence, because this is where the school dropouts come? These decisions are very important to public policy because we cannot take all the options. We may have to decide on one. It may be the wrong one, but we have to risk it. These same kinds of decisions face every field - medicine, teaching, social work, public welfare, even the Congress.

A central clearing house was suggested for all the information in this area. To the public field, this seems an opportunity for the voluntary groups. People in the voluntary field probably think it should be done by the public sector. What we don't know is whether, if we have all the information there is, we can ever use it.

The point was made that anybody who listens can learn. This was said in reference to caseworkers, home economists, teachers and students. True, anybody who goes to another group can learn if he will listen. But this is a hard thing to do, and a very difficult thing to teach. Those of us who work with low income families need to learn to listen to find out how we can help people meet what they think are their real needs.

A final point made was that the group of people who had the most problems are the least equipped to cope with them. Home Economics is identified with trying to do something to bring about change. Social workers will tell you that nobody can predict what will bring a particular change in a particular person but that change does occur, given opportunity.

The most important thing that we can do, wherever we are, and with all of the families we work with, is to fight against their hopelessness. Hopelessness is a death in life, and it is this that we want most to work against.

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